

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
David R Miller  
Barbara A Miller  
Debtors

Case No. 18-14460-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Randi  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.  
db/jdb +David R Miller, Barbara A Miller, 906 Huffs Church Road, Alburtis, PA 18011-2129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

JOSEPH L QUINN on behalf of Joint Debtor Barbara A Miller CourtNotices@rqplaw.com  
JOSEPH L QUINN on behalf of Debtor David R Miller CourtNotices@rqplaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Barbara A. Miller fka Barbara A Bolig fka  
Barbara A Rose  
David R. Miller

Debtors

FREEDOM MORTGAGE CORPORATION  
Movant

vs.

Barbara A. Miller fka Barbara A Bolig fka  
Barbara A Rose  
David R. Miller

Debtors

Scott F. Waterman, Esquire

Trustee

CHAPTER 13

NO. 18-14460 AMC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,980.87**, which breaks down as follows;

Post-Petition Payments:	October 2019 to November 2019 at \$996.21/month
	December 1, 2019 at \$1,016.85/month
Suspense Balance:	\$59.40
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$3,980.87</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on January 1, 2020 and continuing through September 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,016.85** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$442.32 for January 2020 to August 2020 and \$442.31 for September 2020** towards the arrearages on or before the last day of each month at the address below;

FREEDOM MORTGAGE  
CORPORATION 10500 Kincaid  
Drive Fishers, Indiana 46037-9764

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: December 5, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 12/16/2019

  
Joseph L. Quinn, Esquire  
Attorney for Debtors

Date: 1/7/20

  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2019. However, the court  
retains discretion regarding entry of any further order.

**Date: January 16, 2020**



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Bankruptcy Judge  
Ashely M. Chan